

United States Bankruptcy Court
Western District of Washington

In re:
Reynaldo D Vinluan
Debtor

Case No. 17-14070-CMA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: rebeccao
Form ID: 309A

Page 1 of 2
Total Noticed: 31

Date Rcvd: Sep 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2017.

db +Reynaldo D Vinluan, 303 23rd Ave S #606, Seattle, WA 98144-2380
956213436 +Carolyn Downs Family Medicine, 2101 East Yesler Way, Seattle, WA 98122-5900
956213439 Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391
956213440 +EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
956213441 +Equifax, PO Box 740241, Atlanta, GA 30374-0241
956213442 +Experian, PO Box 4500, Allen, TX 75013-1311
956213447 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240
956213448 +LCS Financial Services Corporation, 6782 S. Potomac St, Suite 100, Centennial, CO 80112-4585
956213449 +LCS Financial Services Corporation, 6782 South Potomac St., Suite 100, Centennial, CO 80112-4585
956213452 +Neiborcare Healthcare, 1200 12th Ave S, Suite 901, Seattle, WA 98144-2712
956213453 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
956213454 Ocwen Loan Servicing LLC, PO Box 24738, West Palm Beach, FL 33416-4738
956213456 +Pinnacle Credit Svc, 1101 N ARGONNE RD STE A-201, SPOKANE VALLEY, WA 99212-2699
956213457 TransUnion, PO Box 2000, Chester, PA 19022-2000
956213458 +US Asset Management Inc., D.L. Clark Building, 503 Martindale Street, 7th Floor, Pittsburgh, PA 15212-5741
956213459 +Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: mainline@hdm-legal.com Sep 19 2017 01:26:33 Christina L Henry,

Henry, DeGraaff & McCormick, PS, 1833 N 105th St, Ste 203, Seattle, WA 98133

tr +EDI: FEJWOOD.COM Sep 19 2017 01:23:00 Edmund J Wood, 303 N 67th St, Seattle, WA 98103-5209

smg EDI: WADEPREV.COM Sep 19 2017 01:23:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300

ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Sep 19 2017 01:26:45 United States Trustee, 700 Stewart St Ste 5103, Seattle, WA 98101-4438

956213433 +EDI: AMEREXPR.COM Sep 19 2017 01:23:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540

956213434 +EDI: CAPIO.COM Sep 19 2017 01:23:00 Asset Care, PO Box 1127, Sherman, TX 75091-1127

956213435 +EDI: CAPITALONE.COM Sep 19 2017 01:23:00 Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

956213437 +EDI: CHASE.COM Sep 19 2017 01:23:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

956213438 +EDI: RCSFNBMARIN.COM Sep 19 2017 01:23:00 Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873

956213443 EDI: AMINFOFP.COM Sep 19 2017 01:23:00 First Premier Bank, PO Box 5524, Sioux Falls, SD, 57117-5524

956213445 EDI: IRS.COM Sep 19 2017 01:23:00 IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

956213446 EDI: JEFFERSONCAP.COM Sep 19 2017 01:23:00 Jefferson Capital Systems, LLC, 16 McLeland Road, Dept C, St Cloud, MN 56303

956213450 +EDI: CAPIO.COM Sep 19 2017 01:23:00 MBA Law, 3400 Texoma Parkway, Suite 100, Sherman, TX 75090-1916

956213451 +E-mail/Text: bankos@merchantscredit.com Sep 19 2017 01:26:50 Merchants Credit, PO Box 7416, Bellevue, WA 98008-1416

956213455 +Fax: 407-737-5634 Sep 19 2017 02:00:39 Ocwen Loan Servicing, LLC, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

956213444* Internal Revenue Service, PO BOX 7346, PHILADELPHIA, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2017

Signature: /s/Joseph Speetjens

District/off: 0981-2

User: rebeccao
Form ID: 309A

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Total Noticed: 31

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2017 at the address(es) listed below:

Christina L Henry on behalf of Debtor Reynaldo D Vinluan mainline@hdm-legal.com,
hdmecf@gmail.com
Edmund J Wood ewoodl@aol.com, ejw@trusteesolutions.net
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Reynaldo D Vinluan	Social Security number or ITIN xxx-xx-7944
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Western District of Washington		Date case filed for chapter 7 9/15/17
Case number: 17-14070-CMA		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

08/2016

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Reynaldo D Vinluan	
2. All other names used in the last 8 years	aka Rey Vinluan, aka Rey D Vinluan	
3. Address	303 23rd Ave S #606 Seattle, WA 98144	
4. Debtor's attorney Name and address	Christina L Henry Henry, DeGraaff & McCormick, PS 1833 N 105th St, Ste 203 Seattle, WA 98133	Contact phone 206-330-0595 Email: mainline@hdm-legal.com
5. Bankruptcy trustee Name and address	Edmund J Wood 303 N 67th St Seattle, WA 98103	Contact phone 206-623-4382
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	700 Stewart St. Room 6301 Seattle, WA 98101	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 206-370-5200 Date: 9/18/17

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

7. Meeting of creditors	October 19, 2017 at 10:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number required ***	US Courthouse, Room 4107, 700 Stewart St, Seattle, WA 98101
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 12/18/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Notice Re: Dismissal	If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.	
14. Appointment of Trustee	Pursuant to 11 U.S.C. §701 and §322 and Fed. R. Bankr. P. 2008, Edmund J Wood is appointed Trustee of the estate of the above named Debtor to serve under the Trustee's blanket bond. The appointment is made effective on the date of this notice. Unless the Trustee notifies the U.S. Trustee and the Court in writing or rejection of the appointment within seven (7) days of receipt of this notice, the Trustee shall be deemed to have accepted the appointment. Unless creditors elect another Trustee at the meeting of creditors, the Interim Trustee appointed herein will serve as the Trustee.	

Gary Dyer, Assistant U.S. Trustee for Region 18